



# Snow College

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## BENEFIT SUMMARY

Open Enrollment period for FY2024 ~ April 17 – May 19, 2023  
Summary of benefits for fiscal year 2024 (July 1, 2023 – June 30, 2024)

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## College Contacts

### Human Resources Contacts

Please contact Human Resources if you have any questions or concerns about the college offered benefits.

	<b>Brent Baxter – CPO</b> 435.283.7058 <a href="mailto:Brent.Baxter@Snow.edu">Brent.Baxter@Snow.edu</a>
	<b>Delvonie Kidder – HR Specialist</b> 435.283.7054 <a href="mailto:Delvonie.Kidder@Snow.edu">Delvonie.Kidder@Snow.edu</a>
	<b>Cidney Shinsel – HR Specialist</b> 435.283.7043 <a href="mailto:Cidney.Shinsel@Snow.edu">Cidney.Shinsel@Snow.edu</a>
	<b>Kate Mudrow – Office Assistant</b> 435.283.7044 <a href="mailto:Kate.Mudrow@Snow.edu">Kate.Mudrow@Snow.edu</a>
	<b>General Inquiries</b> <a href="mailto:HR@Snow.edu">HR@Snow.edu</a>

### Payroll Contacts

	<b>Becky Welch – Payroll Administrator</b> 435.283.7069 <a href="mailto:Becky.Welch@Snow.edu">Becky.Welch@Snow.edu</a>
	<b>Toby Andreasen - Accountant</b> 435.283.7050 <a href="mailto:Toby.Andreasen@Snow.edu">Toby.Andreasen@Snow.edu</a>
	<b>Jan Tiatia – Payroll Assistant</b> 435.283.7056 <a href="mailto:Jan.Tiatia@Snow.edu">Jan.Tiatia@Snow.edu</a>

## Open Enrollment 2023-24

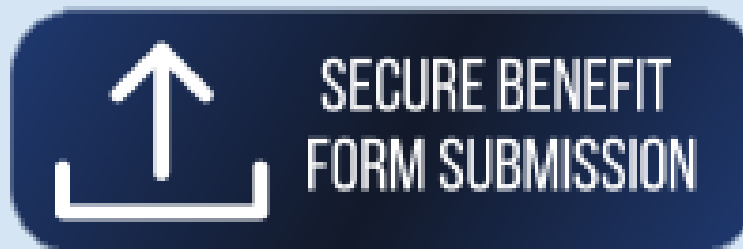
At Snow College, we deeply appreciate your dedication to our mission to serve students and the community. In return, we strive to offer a benefit package that is competitive but also offers flexible options and provides value for our employees.

As part of our extensive benefit package, we offer a range of benefits designed to enhance your overall well-being. We understand that our employees are the foundation of our institution, and we take your benefits seriously. We hope that our benefit package is helpful in creating a positive and respectful work environment that meets your needs.

To make the most of your benefits, it is important to understand them fully. Take some time to review this guide, which outlines the benefits available to you for the 2023-2024 plan year (July 1, 2023, through June 30, 2024), and select the options that work best for you and your loved ones.

### How to Submit Change Forms

For security purposes, we ask that you **do not** submit any forms via **email**. For the protection of your sensitive information, we suggest you download the forms and complete them electronically and use the button below to securely upload your forms.



Or print them out and send via intercampus mail to the HR office on the Ephraim campus in the Noyes building.

## Benefit Changes & Highlights

### Consumer Plus Medical Plan is no Longer Available

Due to changes in the insurance landscape and rising costs, the College has decided the Consumer Plus plan does not provide employees the best coverage it can offer employees. Employees currently enrolled in the Consumer Plus Plan will need to select another PEHP plan offered by the College during the open enrollment period. Affected employees can change their enrollment online at [PEHP.org](https://pehp.org) in the “My Benefits” menu.



### Regence Dental Plan is no Longer Available

PEHP has discontinued the Regence Dental Plan and now offers EMI Choice instead. Members currently enrolled in the Regence Dental Plan will need to elect a new plan during the open enrollment period. Affected employees can change their enrollment online at [PEHP.org](https://pehp.org) in the “My Benefits” menu.

### Snow College Continues to Subsidize the Employee Cost for the STAR Medical Plans

The College continues to pass the savings from employees enrolled in the STAR plan back to the employees. This means employees enrolled in the STAR plan will have no monthly premium expenses and will receive monthly contribution into an HSA account.

### Increased Cash Incentive for Employees Opting Out of Medical and Dental Plans

The College will continue offering the medical/dental opt-out program this year. Employees that can verify qualifying coverage elsewhere are eligible to receive a monthly stipend when they opt-out of medical and dental benefits offered by the College. To participate in this program, employees must opt out of both medical and dental plans. You must opt out of both medical and dental coverage to be

eligible for the cash incentive. Those who participate in the program will receive the following amounts monthly over 12 months or prorated accordingly due to changes in employment or eligibility.

	Per Year	Monthly
<b>Single</b>	<b>\$2,100</b>	<b>\$175</b>
<b>Double</b>	<b>\$4,200</b>	<b>\$350</b>
<b>Family</b>	<b>\$4,400</b>	<b>\$366</b>

*\*PEHP will verify that those who opt-out have qualifying coverage elsewhere.*

*\*\*Some restrictions may apply.*

To be clear, if you are a full-time benefitted employee, you are entitled to coverage, and we want you to elect coverage if it will benefit you. However, if you don't need the coverage, this could be a good alternative for you, but choose whatever is best for you and your family.

The incentive is paid as a stipend, so the amount will be treated as taxable income including all applicable taxes. Retirement contributions will not be paid on the employee opt-out money, and it will not be counted towards final average salary as it is considered discretionary pay under [Title 49](#).

### Domestic Partners are Eligible for PEHP

For PEHP the Domestic Partner benefit is limited to those in a committed relationship. The only cost to you is the added cost in premium, going from a single to double plan and the associated applicable taxes per IRS rules. Additional forms required.

## Core Benefits

### Healthcare Plans

Our medical insurance carrier is PEHP. The College offers a high deductible STAR plan, and a Traditional plan. Enrollment in the STAR plan qualifies employees for a health savings account or HSA; while the Traditional plan qualifies employees for a FLEX account should they choose to contribute to one. Health insurance premiums will be deducted pre-federal, state, and FICA tax. For provider lists or coverage <http://www.pehp.org/providerlookup>

Summit & Advantage Networks				
STAR (HSA)	Employer	Employer HSA	Employee	Total
Single	\$ 595.90	\$ 77.01	\$ -	\$ 672.91
Double	\$ 1,232.70	\$ 154.70	\$ -	\$ 1,387.40
Family	\$ 1,690.08	\$ 162.05	\$ -	\$ 1,852.13
TRADITIONAL (Flex)				
Single	\$ 672.91	\$ -	\$ <b>60.47</b>	\$ 733.38
Double	\$ 1,387.40	\$ -	\$ <b>124.68</b>	\$ 1,512.08
Family	\$ 1,852.13	\$ -	\$ <b>166.45</b>	\$ 2,018.58

### ADVANTAGE Network



### SUMMIT Network



Central Valley Medical Center, Gunnison Valley, and Sanpete Valley hospitals are contracted on both networks.

## Health Savings Account (HSA) (optional with STAR medical plan)

An HSA is similar to a FLEX account, but you don't have to worry about forfeiting HSA money if you don't spend it. The money goes in tax-free and grows tax-free.

HSA pointers:

- Unused dollars roll-over year-to-year.
- The account is yours; it will go with you if you leave employment or change plans.
- HSA funds can be invested within the account to use in retirement.
- After the age of 65, funds can be withdrawn for non-medical expenses.

2023 Contribution Limits	Health Savings Account (HSA)	
<b>Single</b>	<b>\$3,850</b>	
<b>Family</b>	<b>\$7,750</b>	
<i>Age 55+</i>	<i>\$1,000</i>	<i>Additional contribution allowance</i>

## Flex Spending (optional with Traditional medical plan)

PEHP offers two types of Flex accounts: healthcare and dependent day care. Your pre-tax contributions are withheld from your monthly paycheck for the duration of the plan year; however, the full dedicated amount is available to you as soon as you begin your Flex contributions.

Flex pointers:

- Enrollment is required during every open enrollment period.
- You can rollover up to \$610 annually. Funds over \$610 will be forfeited on July 1, 2024.
- There is a monthly administrative fee of \$2.50 for the account and \$1.50 for the debit card.

	Healthcare	Dependent Daycare
<b>Annual Max Contribution</b>	<b>\$3,050</b>	<b>\$5,000</b> for married filing separately

## Dental Plans

The College offers three dental plans, two through PEHP and one through EMI. There are a number of dentists in Sanpete and Sevier counties that participate as network providers through PEHP. It is your responsibility as an employee to check the PEHP website at [www.pehp.org](http://www.pehp.org) for the Preferred Choice or Traditional options or the EMI Health website at <https://emihealth.com/Provider> Search for network providers.

<b>TRADITIONAL DENTAL</b>	<b>Employer</b>	<b>Employer HSA</b>	<b>Employee</b>	<b>Total</b>
Single	\$ 26.27		\$ 5.29	\$ 31.56
Double	\$ 48.77		\$ 9.79	\$ 58.56
Family	\$ 88.74		\$ 17.86	\$ 106.60
<b>PREFERRED CHOICE</b>				
Single	\$ 26.27		\$ 2.93	\$ 29.20
Double	\$ 48.77		\$ 5.43	\$ 54.20
Family	\$ 88.74		\$ 9.90	\$ 98.64
<b>EMI CHOICE INDEMNITY</b>				
Single	\$ 26.27		\$ 21.34	\$ 47.61
Double	\$ 48.77		\$ 35.41	\$ 84.18
Family	\$ 88.74		\$ 60.75	\$ 149.49

## Vision Plans

Vision Plan are available for employees, at the cost of the employee. The College does not assist with the cost of vision plans.

<b>EYEMED FULL</b>	<b>Employer</b>		<b>Employee</b>	<b>Total</b>
Single	\$ -		\$ 7.51	\$ 7.51
Double	\$ -		\$ 12.07	\$ 12.07
Family	\$ -		\$ 16.60	\$ 16.60
<b>EYEMED EYEWEAR ONLY</b>				
Single	\$ -		\$ 6.53	\$ 6.53
Double	\$ -		\$ 10.18	\$ 10.18
Family	\$ -		\$ 13.83	\$ 13.83
<b>OPTICARE FULL</b>				
Single	\$ -		\$ 8.31	\$ 8.31
Double	\$ -		\$ 12.42	\$ 12.42
Family	\$ -		\$ 17.70	\$ 17.70
<b>OPTICARE EYEWEAR ONLY</b>				
Single	\$ -		\$ 6.45	\$ 6.45
Double	\$ -		\$ 9.49	\$ 9.49
Family	\$ -		\$ 12.82	\$ 12.82

\*The Eye Center of Ephraim is not contracted with Eyemed or Opticare. They do accept the STAR plan for eye exams.

Search Eyemed providers [HERE](#)



Search Opticare providers [HERE](#)



## TimelyCare

College benefit eligible employees are entitled to get free virtual care through TimelyCare. This provider offers self-care content, including on-demand yoga and meditation sessions, plus discussions about topics like healthy relationships, setting positive intentions, and the importance of rest. This content can help you relieve stress and improve overall productivity. It's available on-demand to watch anytime, anywhere. Download the TimelyCare app or visit [HERE](#) to get started.

## Life Assistance Counseling

PEHP partners with Blomquist Hale to offer life assistance counseling. Blomquist offers free, confidential counseling sessions before the deductible, covering a broad range of counseling topics. All permanent employees of Snow College are eligible for this benefit; 800-926-9619.

## E-Care



Features	Intermountain Connect Care	U of U Virtual Urgent Care
Hours	24/7, 365 days	9 am – 9 pm, 365 days
Accessibility	App	Video Link
Network	All Networks	Summit Network Only
Out-of-State Use	Yes	No
Cost	Traditional Plan - \$10* STAR/Consumer Plus Plan - \$59*	Traditional Plan - \$10 STAR/Consumer Plus Plan - \$49

\*Won't charge if you must be referred

## Retirement

Snow College currently has two retirement options, one for new employees and one for employees with previous service on Tier 1 through URS State Retirement System.

1. TIAA/CREF – All new employees will go under TIAA-CREF for their retirement as a defined contribution plan. The College contributes 14.2% of base salary to 401 (a).
2. Utah Retirement Systems (URS) – Only if new hires have previous service that has been on URS, Tier 1, in the past.

Employees may voluntarily contribute pre-tax, 403 (b) or 457 with TIAA, or 401(k) or 457 with URS. Or post-tax contributions, Roth 403(b) with TIAA.

## Group Life Insurance

The carrier for Term-Life Insurance is New York Life. The College pays for employees to be covered with a term-life insurance policy equal to twice their salary (rounded to the nearest thousand and doubled with a cap of \$125,000). As well as their spouse and dependents at \$8,000 each. Additionally, employees are covered with Accidental Death & Dismemberment coverage at the same rate of the employee. This benefit will kick in Imputed Tax which you will see reflected on your paystub and W2. *To learn more about Imputed Taxes visit the [IRS website](#).*

## Disability Insurance

The carrier for Long-Term Disability Insurance is New York Life. Approved employees are covered for 60% of their base salary for covered disability. The waiting period is 120 days.

## Voluntary Insurance Coverage

### Voluntary Term-life Insurance (*optional*)

The carrier for optional Term-Life Insurance is New York Life. If you are eligible, Voluntary Group Term Life Insurance is available to you, your eligible spouse, and your eligible dependent children. This insurance option provides low cost, term life insurance protection.

**Employee Coverage:** You may select an amount from \$10,000 to \$500,000, in increments of \$10,000. The selected amount may not exceed 5 times your annual base salary. **The Conditional Guaranteed Issue amount is up to \$200,000** (*An Evidence of Insurability form is required for amounts over \$200,000 and must be submitted for underwriter approval*). When you reach the age of 65, the amount is reduced to 65% and at age 70, 50%.

**Spouse Coverage:** Your spouse may select an amount from \$5,000 to \$250,000, in increments of \$5,000. **The Conditional Guaranteed Issue amount is up to \$30,000** (*An Evidence of Insurability form is required for amounts over \$30,000 and must be submitted for underwriter approval*). **The employee must elect voluntary coverage for your spouse & dependents to be eligible for this coverage.** Your spouse is only eligible for up to 50% of employee coverage. When your spouse reaches the age of 65, the amount is reduced to 65% and at age 70, 50%.

**Dependent Children Coverage:** You may select the amount of \$10,000 to cover each of your eligible dependent children. This coverage is only .85¢ per month. Again, **the employee must be covered for your children to be eligible for coverage.** (*Please ask for a rate schedule for any coverage.*)

### Short-term Disability Insurance (*optional – Staff Only*)

The carrier for Short-Term Disability Insurance is New York Life. Short-Term Disability Insurance is suggested for new employees who will not have any sick or vacation leave balances to sustain them for an extended illness lasting up to 4 months. Short-term disability provides 60% of the employee's base salary when an employee is unable to work due to a covered illness/disability. The waiting period is 14 days (10 working days). Rates are based on salary ranges and will be computed at \$.22 per \$10 of weekly benefit and is paid directly from the

insurance carrier. College salary and leave accrual is discontinued during the short-term disability period.

Employees not electing coverage at time of hire will need to complete an Evidence of Insurability form and be approved through underwriting to participate.

## Paid Leave (staff personnel ONLY)

Salaried staff personnel are entitled to vacation and paid medical leave days according to the schedule in the Personnel Policies (policy 340). The accrual rates are determined by service years and are as follows:

Vacation				
Service	100% FTE Monthly Accrual Rate	92% FTE Monthly Accrual Rate	83% FTE Monthly Accrual Rate	75% FTE Monthly Accrual Rate
0-6 Months	8 hours	7.36 hours	6.64 hours	6 hours
7-36 Months	10 hours	9.2 hours	8.3 hours	7.5 hours
3-6 Years	12 hours	11.04 hours	9.96 hours	9 hours
6+ Years	14.67 hours	13.5 hours	12.18 hours	11 hours

Paid Medical Leave				
	100% FTE Monthly Accrual Rate	92% FTE Monthly Accrual Rate	83% FTE Monthly Accrual Rate	75% FTE Monthly Accrual Rate
	8 hours	7.36 hours	6.64 hours	6 hours

Other available leave categories are offered according to needs defined in policy 340 and advance notice to the HR office to determine eligibility.

- Birth & Adoption Leave
- Bereavement Leave
- Jury Leave
- Military Leave

Any leave that is taken must be reported in the employee's Employee Dashboard via the Badger Web Leave Report. Even when no leave is taken, a Badger Web Leave Report must be submitted showing zero hours.

Full-time non-exempt employees who have worked over 40 hours in a pay week must report this time on a Compensatory Time form found at:

[https://www.snow.edu/offices/hr/DocumentFiles/Payroll/CompTime%20Earned 2 12 2019.pdf](https://www.snow.edu/offices/hr/DocumentFiles/Payroll/CompTime%20Earned%202019.pdf)

Keeping track of vacation and sick leave is the responsibility of the employee.

Paid Holiday Leave will generally be 10 holidays plus three days as declared by the College President. Holidays are determined yearly and updated online. When fewer than 13 holidays are celebrated, the additional hours are converted (at the discretion of the President) to personal leave.

### Holiday Calendar

Each year the Snow College holiday schedule changes according to specific dates. The following dates are for the 2023 calendar year:

**January 2 (Monday)** – New Year's Day Observance

**January 16 (Monday)** – Martin Luther King Day

**February 20 (Monday)** – Presidents Day

**May 29 (Monday)** – Memorial Day

**June 19 (Monday)** – Juneteenth

**July 4 (Tuesday)** – Independence Day

**July 24 (Monday)** – Pioneer Day

**September 4 (Monday)** – Labor Day

**November 23 (Thursday)** – Thanksgiving Day

**November 24 (Friday)** – Presidential Discretionary Day

**December 25 (Monday)** – Christmas Day

**December 26 (Tuesday)** – Presidential Discretionary Day

**December 27 (Wednesday)** – Presidential Discretionary Day

*\*Please note the college will be closed to the public on December 28 and 29, 2023.*

## Full-Time Employee Only Privileges

### Tuition Waiver

This benefit provides for a full tuition waiver for employees and eligible dependents to take courses for credit/audit charged at a regular tuition rate. A full-time employee is eligible to take up to six hours (more with appropriate approvals) of Snow College credit per semester with 100% tuition and general student fees waived. The spouse of an eligible employee will receive a 100% tuition or audit waiver only. A dependent child (age limit of 26) of an eligible employee will receive a 100% tuition or audit waiver only. A GPA of at least 2.0 must be earned to maintain eligibility for tuition waivers.

*\*Excludes concurrent enrollment courses.*

### Childcare Center

A one-time registration fee of \$35.00. Childcare costs are as follows:

- \$4.25 per hour infants (6 weeks to 24 months)
- \$4.00 per hour 24 months to 36 months
- \$3.75 per hour 3 -6 years old

Space is limited, please contact Danni Larsen at [danni.larsen@snow.edu](mailto:danni.larsen@snow.edu) to find out more.

*\*Subject to changes according to Childcare Policy.*

*\*\*Clients will be charged for the slots that they sign up for, whether their child is in attendance or not.*

## Permanent Employee Perks

### Reduced Rate Admission Fitness Centers

All employees have free access to the Horne Activity Center, Bergeson Athletic Center and the Richfield Fitness Center free of charge. Access to these facilities for employee families is available for a monthly cost. Eligibility based on Immediate family & can be claimed as dependent per IRS rules.

### **Horne Activity Center – Ephraim Campus (optional)**

- Employee Pass No Cost
- Spouse Pass \$ 10.00 per month (or one dependent)

- Family Pass \$ 15.00 per month
- Lockers \$ 1.33 per month

*\*Subject to changes according to policy.*

### **Richfield Fitness Center – Richfield Campus (optional)**

A spouse pass can be paid for at the cashier's office.

- Employee Pass No Cost
- Spouse Pass \$ 10.00 per month (or one dependent 18+ years old)

*\*Subject to changes according to policy.*

### **Impact Fitness – Richfield (optional)**

Passes to Impact Fitness are available to eligible Snow College employees. Annual passes may be secured through payroll deduction at the following rate (form available in the payroll office):

- Employee Pass \$5.00 per month
- Spouse Pass or one dependent \$ 27.00 per month

*\*Subject to changes according to policy and partner contract.*

### **Discounted Performing Arts Event Tickets (optional)**

Employees plus one guest receive a \$1 dollar discount per ticket on music and dance concerts. Reduced rate theatre season tickets are on sale fall semester each year and are available through the Box Office at the Eccles Center.

### **Discounted Meals at the Badger Den (optional)**

Employees can purchase a meal card during fall and spring semesters for discounted meals at the Badger Den. Each card is \$50 and includes 12 meals. Cards are for the on-menu daily specials (soup, special, deli, grill, pizza, dinner). Cards expire at the end of the spring semester of the academic year it was purchased. This perk is for employees only, and employee ID cards are required at purchase and meal swipes.

## Campus Store Discount

Employees receive a 10% discount at campus stores. The discount cannot be used on sale items or with coupons, however, it can be used with gift vouchers and gift cards.

## Discounted Salon Services

College employees and their immediate dependents can receive free or a 25% discount on salon services from the Cosmetology department on the Richfield campus. Free services include: one haircut per semester and one shampoo and style per week. Employees also receive a 25% discount on the retail price of all hair products. Employee ID required.

## Important Contact Information

**PEHP:** <https://www.pehp.org/>

Customer Service Weekdays; 8 am – 6 pm Have your PEHP ID or Social Security number on hand for faster service. Foreign language assistance available	801-366-7555 Or 800-765-7347
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**New York Life:** <https://www.newyorklife.com/> or 800-225-5695

**TIAA:** <https://www.tiaa.org> or 800-842-2776

**URS, Utah Retirement Systems:** <https://www.urs.org/>

Department	Local Phone	Toll Free	Fax
<b>Defined Benefits/Retirement Division</b>			
Death Benefits			
Pension			
Redeposit of Funds	801-366-7770	800-695-4877	801-366-7733
Refunds			
Retirement Tax Inquiries			
Service Purchases			
<b>Defined Contribution Savings Plans</b>			
401(k) and 457 Plans	801-366-7720	800-688-4015	801-366-7445
Roth and Traditional IRAs			
Loan Applications			